INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

	Application Number		09208998		
	First Named Inventor Ganes		1998-12-11		
			san et al.		
			3622		
Examiner Name John V		John	W. Van Bramer		
	Attorney Docket Number		23952-0075		

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	2	6029890		2000-02-29	Austin		
	3	6042006		2000-03-28	Van Tilburg et al.		
	4	6052675		2000-04-18	Checchio		
	5	6078902		2000-06-20	Schenkler		
	6	6088683		2000-07-11	Jahh		
	7	6128598		2000-10-03	Walker et al.		
	8	6170745		2001-01-09	Schilling		

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	Art Unit		3622
	Examiner Name	John 1	W. Van Bramer
Attorney Docket Number		er	23952-0075

9 6246996				2001-06-12	Stein et al.					
	10	6277447		2001-05-08	Campisano					
	11	6341724		2002-01-29	Campisano					
	12	6408284	Hilt et al.							
13 6477578 2002-11-05 Milroon										
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	1	0542298A2	EP		1993-05-19	Citibank, N.A.		
	2	1052603A2	EP		2000-11-15	CheckFree Corp.		
	3	91/16691	wo		1991-10-31	Jonhig Limited		
	4	PCT/US95/11606			1996-03-21	First Virtual Holding, Inc.		
	5	PCT/US96/06205			1996-10-31	Fleanet, Inc.		
	6	PCT/US96/17556			1997-05-09	First Virtual Holdings, Inc.		
	7	PCT/US98/04739			1998-09-17	Chal Technologies, Inc.		
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	Attorney Docket Number		23952-0075

#### CERTIFICATION STATEMENT

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- See attached certification statement.
- Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

William T. Cook

Name/Print

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Registration Number

58072

Signature	/William T. Cook/	Date (YYYY-MM-DD)	2006-11-17

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